

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re: : Bankruptcy No. 19-11217 TPA
Leo J. Nixon, :
Debtor : Chapter 13
: Related to Document No. 39
Leo J. Nixon, :
Movant :
: v.
: Specialized Loan Servicing, LLC, :
: AND :
: Ronda J. Winnecour/Esquire :
: Chapter 13 Trustee, :
: Respondents :
:

ORDER

AND NOW, this 19th day of August, 2020, it is hereby **ORDERED** that:

- (1) The Modification Agreement between **Leo J. Nixon & Specialized Loan Servicing, LLC** is approved;
- (2) The terms of the loan shall be as follows:
 - a. Due Date: September 1, 2020 and the 1st of each month thereafter;
 - b. New Monthly Payment: \$285.37 = \$95.33 (P&I) + \$190.04 (Escrow)
 - c. Interest Rate: 3.375%;
 - d. Loan Term: 40 Years;
 - e. Maturity Date: March 1, 2033;
 - f. Principal Balance: \$35,844.36; (*only \$25,091.05 is interest-bearing)
 - g. Deferred payment: \$10,753.31 (non-interest bearing)
 - h. Balloon payment: \$20,478.76
- (3) ***Within fourteen (14) days*** from the date of this Order the Debtors shall incorporate the terms of the modified loan terms by the filing of an Amended Chapter 13 Plan;

BY THE COURT:

Thomas P. Agresti, Judge
United States Bankruptcy Court

Certificate of Notice Page 2 of 2
United States Bankruptcy Court
Western District of Pennsylvania

In re:
 Leo J. Nixon
 Debtor

Case No. 19-11217-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: mgut
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Aug 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2020.

db +Leo J. Nixon, 2318 Reed Street, Erie, PA 16503-2140

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2020 at the address(es) listed below:

Daniel P. Foster on behalf of Debtor Leo J. Nixon dan@mrdebtbuster.com,
 katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy
 .com
 James Warmbrodt on behalf of Creditor ABFC 2002-WF1 Trust, ABFC Mortgage Loan Asset-Backed
 Certificates, Series 2002-WF1, U.S. Bank National Et Al... bkgroup@kmlawgroup.com
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
 Ronda J. Winnecour cmecf@chapter13trusteeewdpa.com

TOTAL: 4